

**From:** [Alyson](#)  
**To:** [Public Hearing;](#)  
**CC:**  
**Subject:** Bardsley  
**Date:** Wednesday, April 12, 2006 7:58:51 AM  
**Attachments:**

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While I understand that consumer credit divisions of some industrial companies make sense, e.g. carmakers, Walmart is a service industry so that analogy fails. Despite its disclaimers this move into banking is part of Walmart's dangerous monopolistic tendencies. Thus not only is the principal of Walmart's application weak but also its known bad character makes it a bad candidate. I urge you to deny this dangerous concentration of power.

Sincerely,

Alyson Bardsley  
Staten Island, NY